

Form B18 (Official Form 18)(12/03)

United States Bankruptcy Court

District of Utah

Case No. 04-27820

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 6 years, including married, maiden, trade, and address):

Lisa Dawn Bybee
5396 South 4075 West
Roy, UT 84067

Petition date: 5/13/04

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 9/1/04

Judith A. Boulden
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Enterprise Systems Incorporated
11487 Sunset Hills Road
Reston, Virginia 20190-5234

CERTIFICATE OF SERVICE

District/off: 1088-2
Case: 04-27820

User: mkp
Form ID: b18

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Total Served: 55

Date Rcvd: Sep 01, 2004

The following entities were served by first class mail on Sep 03, 2004.

db +Lisa Dawn Bybee, 5396 South 4075 West, Roy, UT 84067-7742
aty +David B. Boyce, Backman Clark & Marsh, 68 South Main Street, Suite 800,
Salt Lake City, UT 84101-1534
aty +Douglas L. Barrett, 1149 West Center Street, Orem, UT 84057-5207
tr +David L. Gladwell tr, P.O. Box 13327, Ogden, UT 84412-3327
ust +United States Trustee, #9 Exchange Place, Suite 100, Salt Lake City, UT 84111-2780
4504127 ARC Collection, PO Box 30191, Salt Lake City, UT 84130-0191
4589848 +Allied Data Corp., 13111 Westheimer, Suite 400, Houston, TX 77077-5547
4504123 American Express, PO Box 360001, Fort Lauderdale, FL 33331-0001
4504124 American First Credit Union, P.O.Box 9199, Ogden, UT 84409-0199
4589847 +American Medical Collection, 2269 S. Saw Mill River Rd., Bldg #3, Elmsford, NY 10523-3839
4504125 +Amy & Scott Humphery, 4863 South 450 West, Ogden, UT 84405-6039
4504126 +Angela Bybee, 5100 S. 1050 W., #D27, Ogden, UT 84405-3753
4504129 +Bank One-First USA, C/O MRS Associates, 3 Executive Campus, Suite 400,
Cherry Hill, NJ 08002-4103
4504128 Bank of Utah, PO Box 231, Ogden, UT 84402-0231
4504131 +Bennificial, 3365 Washington Blvd, Ogden, UT 84401-4105
4504130 +Bennificial, PO Box 6985, Bridgewater, NJ 08807-0985
4504132 +Bonneville Billing & Collections, 2970 South Main Street #202, Salt Lake City, UT 84115-6035
4504133 Capital One Bank, PO Box 85064, Glen Allen, VA 23058
4504135 +Chase National, PO Box 79030, Houston, TX 77279-9030
4504136 +Chevron Credit, PO Box 5010, Concord, CA 94524-0010
4504137 Chrysler Financial, PO Box 860, Roanoke, TX 76262-0860
4504138 +Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
4504139 +Clinton Mini Storage, PO Box 275, Layton, UT 84041-0275
4589849 +Dixie Regional Medical Center, 544 S 400 E, St. George, UT 84770-3799
4504141 +Dr Pedecker, DDS, 2185 N. 1700 W., #204, Layton, UT 84041-1192
4504142 Dr. Louis Meyers, DDS, C/O Express Recovery, 3782 W. 2310 S., #B, Salt Lake City, UT 84120
4504143 Express Recovery Services, 3782 W. 2340 S., #B, Salt Lake City, UT 84120-7295
4504144 +HFC, PO Box 8633, Elmhurst, IL 60126-8633
4504145 +Hospital Acceptance, 4646 Westlake Park Rd, Salt Lake City, UT 84120-8212
4504146 +Household Mortgage Service, 931 Corp. Center, Pomona, CA 91768-2642
4504148 +Kimberly & Nathaan Young, 702 University Village, Salt Lake City, UT 84108-3430
4504149 +Laura & Daniel Hoover, 4977 S. 2575 W., Roy, UT 84067-1705
4504150 +MBNA America, P.O. Box 15019, Wilmington, DE 19886-5019
4504152 +Meyers Mortuary, 5865 South 1900 West, Roy, UT 84067-2395
4504153 +Micah & Ron Klepzig, 1674 East 22nd Street, Ogden, UT 84401-2111
4504155 Orchard Bank, PO Box 60102, City Of Industry, CA 91716-0102
4504156 PC Laptops, LLC, PO Box 3212, Evansville, IN 47731-3212
4504157 +Phillip & Choen Associates, Ltd, 695 Rancocas Rd, Westampton, NJ 08060-5626
4504158 Physicians Billing Service, PO Box 79052, Phoenix, AZ 85062-9052
4504159 +Signature Alert, 746 E. Winchester Street, Suite G10, Salt Lake City, UT 84107-8505
4589850 +T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
4504161 +The Childrens Place, PO Box 8181, Gray, TN 37615-0181
4504162 +Trendwest, 3655 131st Street SE, Bellevue, WA 98006-1390
4504163 +USU Community Credit Union, PO Box 446, Logan, UT 84323-0446
4504164 +Utah Hyperloarie, 2084 West 1700 North, #1, Layton, UT 84041-1100
4504167 +XD Communications, 8871 S. Sandy Prkwy, Suite 200, Sandy, UT 84070-6408
4504168 +Zions First National Bank, Bankruptcy 232K5, P.O.Box 30709, Salt Lake City, UT 84130-0709

The following entities were served by electronic transmission on Sep 02, 2004 and receipt of the transmission was confirmed on:

4504134 EDI: CAPITALONE.COM Sep 02 2004 10:46:00 Capital One Bank, PO Box 60000,
Seattle, WA 98190-6000
4504138 +EDI: CITICORP.COM Sep 02 2004 10:46:00 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
4504140 E-mail: mrdiscen@discoverfinancial.com Sep 02 2004 10:42:35 Discover, PO Box 30395,
Salt Lake City, UT 84130-0395
4504144 +EDI: HFC.COM Sep 02 2004 10:46:00 HFC, PO Box 8633, Elmhurst, IL 60126-8633
4504146 +EDI: HFC.COM Sep 02 2004 10:46:00 Household Mortgage Service, 931 Corp. Center,
Pomona, CA 91768-2642
4504147 +EDI: IRS.COM Sep 02 2004 10:45:00 IRS, Attn: Special Procedures, Mail Stop 5021,
50 South 200 East, Salt Lake City, UT 84111-1617
4504151 EDI: WTRRNBNB.COM Sep 02 2004 10:46:00 Mervyn's, PO Box 59316, Minneapolis, MN 55459-0316
4504154 +E-mail: bnc@nordstrom.com Sep 02 2004 10:39:20 Nordstrom, PO Box 6555,
Englewood, CO 80155-6555
4504155 EDI: HFC.COM Sep 02 2004 10:46:00 Orchard Bank, PO Box 60102,
City Of Industry, CA 91716-0102
4504160 EDI: WTRRNBNB.COM Sep 02 2004 10:46:00 Target, PO Box 59231, Minneapolis, MN 55459-0231
4504165 +EDI: WTRWFNNB.COM Sep 02 2004 10:46:00 Victoria Secrets, PO Box 182124,
Columbus, OH 43218-2124
4504166 +EDI: WOLPOFF.COM Sep 02 2004 10:46:00 Wolpoff & Abramson, LLP, Two Irving Centre,
702 King Farm Blvd., Rockville, MD 20850-5774

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 1088-2
Case: 04-27820

User: mkp
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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2004

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.